



Order Filed on October 22, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**  
*Formed in the State of Florida*  
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*Attorney for Secured Creditor*

In re:

Nidara Fields

Debtor.

Chapter 13

Case No. 19-18595-VFP

Hearing Date: September 16, 2021

Judge Vincent F. Papalia

**CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: October 22, 2021**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Debtor: Nidara Fields  
Case No.: 19-18595-VFP  
Caption of Order: **CONSENT ORDER RESOLVING CERTIFICATION OF  
DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default (“COD”) filed by The Money Source Inc. (“Creditor”), whereas the post-petition arrearage amount was \$1,598.36<sup>1</sup>, as of October 5, 2021, and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **37B Newark Way, Maplewood Twp, New Jersey 07040** (“Property”) provided that the Debtor complies with the following:

- a. On or before November 1, 2021, and continuing on or before the 1<sup>st</sup> day of each subsequent month, the Debtor shall cure the post-petition arrearage namely, \$1,598.36, by remitting five (5) equal monthly payments in the amount of \$266.39 each and one (1) monthly payment in the amount of \$266.41 directly to the Creditor; and
- b. The Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the November 1, 2021 payment.

2. All payments due hereunder to be paid directly to Creditor shall be sent to the following address: **The Money Source Inc., 500 S. Broad Street, Suite 100A, Meriden, CT 06450.**

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<sup>1</sup> The loan is post-petition due for the 9/1/21 and 10/1/21 payments in the amount of \$1,099.84 each, less suspense funds in the amount of \$601.32 for a total default as of 10/5/21 of **\$1,598.36**.

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan.

**STIPULATED AND AGREED:**

/s/David Jerome Witherspoon  
David Jerome Witherspoon, Esq.  
Law Office of David Witherspoon  
502 Bay Blvd  
Seaside Heights, NJ 08751  
*Counsel to Debtor*

/s/ Gavin N. Stewart  
Gavin N. Stewart, Esq.  
Stewart Legal Group, P.L.  
401 East Jackson Street, Suite 2340  
Tampa, FL 33602  
*Counsel to Creditor*

In re:  
Nidara Fields  
Debtor

Case No. 19-18595-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 22, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2021:

Recip ID	Recipient Name and Address
db	+ Nidara Fields, 37B Newark Way, Maplewood, NJ 07040-3309

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2021 at the address(es) listed below:

Name	Email Address
Benjamin A. Stanziale, Jr.	on behalf of Trustee Benjamin A. Stanziale Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
David Jerome Witherspoon	on behalf of Debtor Nidara Fields daveslaw321@gmail.com prissycatina@yahoo.com
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigeef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor The Money Source Inc. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

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Date Rcvd: Oct 22, 2021

Form ID: pdf903

Total Noticed: 1

Marie-Ann Greenberg

magecf@magtrustee.com

Nicholas V. Rogers

on behalf of Creditor THE MONEY SOURCE INC. nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9